



## Drive Your Dollar Further

### the road to cheaper motoring

#### A day in the life of Jack and Jill Average...

7.45 am: The Average household is in more than the usual turmoil. There was a power cut during the night and the alarm didn't go off, so they are late starting. Jill, hair still in curlers, is multi-tasking - scrambling eggs and burning toast, trying to placate the kids because she ran out of their favourite cereal, all while doing some left-over washing up. Her husband Jack isn't the happiest of campers. He had to rush his shave, obvious from the bits of toilet paper decorating his face. Now he can't find some important documents he needs for work. It looks like being one of those days.

8.20 am: That's what the dash clock says. Jack should have left for work half an hour ago. Isn't it typical that the car won't start? It does eventually, but he has to rev up the engine to keep it going. The fault has been brewing for some time, but he never got around to having it looked at. Gears crunch, another problem he's been meaning to get fixed. He makes his way to the end of the drive where he waits impatiently for the passing traffic to clear, riding the clutch as he continues to rev the engine to warm it up and prevent it from stalling. About to take off, there's a bang on the roof - it's Jill waving the missing papers. "Don't forget we've got Bob and Barbara for dinner tonight," she reminds him, "So try to be home early," Jack groans, snatches the folder and nods a surly goodbye.

8.43 am: The kids are already late for school, but they can't go yet, thanks to 13 year old Jake who has only just discovered a form he was supposed to have given his Mum a week ago. Jill hastily fills it in, yells at Jenny who is still in the bathroom, grabs the keys and heads for the front door. A glance in the hall mirror is a reminder that she hasn't fixed her hair. She sighs and pulls a beanie off the hook.

9.03 am: Traffic is bad, even for a Friday. Maybe the rain has something to do with it. The wipers on Jack's car are tantamount to useless and the windscreen steaming up doesn't help. If he wasn't stressed enough already, the poor visibility is adding to it. He almost ran into the back of someone at the last intersection. Approaching the next set of lights, they are just changing. On a dry road he'd pull up, but the car behind is tail-gating, so he guns the motor and makes it through, keeping fingers crossed that there was no red-light camera.

Meanwhile, Jill has dropped the kids off and has just noticed the fuel's nearly out. It never seems to last long and she's positive it has something to do with the fact that her car is a huge 4-wheel drive; but she supposes Jack's right when he says it's safer for her and the kids. As for the gauge sitting almost on empty, that's a two-fold problem: Jack reckons that if it drops too low, dirt in the bottom of the tank might get into the injectors, whatever they are; plus, from a mere driver's point of view, the cheap fuel is the other side of town and she doubts she'll make it that far. There's a service station coming up and she breathes a momentary sigh of relief. Then she sees the price! Not much she can do about that now - maybe she can get away with ten dollars worth until she finds time to top up with discount.

9.12 am: At last, Jack's cruising on a good stretch of road where traffic is moving freely. He fails to see the cop with the speed-gun, but there's no missing the uniformed officer who is waving him down. Explaining that he was only doing the same speed as everyone else gains him no sympathy, just a ticket.

Jill is coming out of a store. She would normally be doing the owner's book-keeping today but, being short on time, she flew in to say she'd come by on Monday instead. That would have taken no more than five minutes, time enough to get a fine for parking in a loading zone.

12.31 pm: Jack should be on his lunch break, only he's wasted half the morning ducking out to shift the car because the only free spots he could get were one hour. So far, he's avoided a fine, but it's

costing in terms of work that is now well behind schedule. There's nothing else for it except meter-parking which is exorbitant, but what else can he do?

Jill's back home and glad of it - racing around like a head-less chicken isn't her style. At least most of the shopping is done, though; except she forgot to fill the fuel tank - she'll have to go later, maybe when she picks the kids up from school. And she must tell Jack about the funny noise - a kind-of scraping from the front wheels. It seemed worse after she made that emergency stop; or was it when she scrubbed a tyre on the kerb in the shopper's car park? There's never enough turning-space for cars like hers.

5.20 pm: Jill should have had preparations for dinner underway, but she seems to have spent more time in the car than the kitchen. Following a return trip to the school for Jenny's homework which her daughter left in her desk, there was extra shopping she suddenly realised she needed. By then, the fuel was running low for the second time that day and she was on the wrong side of town, yet again! So it was another ten bucks from the max-price servo before racing home to put the roast in the oven. That won't be ready till seven, okay for the dinner party, but the kids will want feeding before then so they'll have to settle for take-out. Maybe Jack can pick some up on his way home from work?

He has already left the office, late as it happens, and is stuck in the world's longest traffic jam when he receives Jill's call. Thank you very much! - more to worry about. For the next half hour he does his best to make up time, frequently hooning from lane to lane, only to discover the one he'd just left is going faster than the one he changed to. Eventually, Jack is on the freeway and just starting to relax when disaster strikes. The clutch is probably red hot from riding it for so long and it finally gives up the ghost. There's no point calling roadside assist because he forgot to pay the current premium, so he'll have to phone Jill for a lift and leave the car to be sorted out later, at his expense.

Jack and Jill Average collapsed into bed at one thirty next morning, totally exhausted following a day that might be best described as a total train-wreck. Whether they will learn from the experience is anyone's guess. Perhaps they might, if they are prepared to consider:

- Improving their time-management and planning ahead so they aren't wasting fuel covering the same ground over and over instead of making a single round trip.
- Ensuring their vehicles are regularly serviced and emergency-breakdown policies are paid up to date.
- Having mechanical problems fixed as they occur, rather than leaving them to get worse.
- Giving the car a minute or so to warm up before taking off, even though they've been told by experts that it doesn't matter.
- Topping up the fuel when the price is right - not waiting until the tank is almost empty.
- Driving intelligently with both safety and economy in mind. Gunning the motor and hard braking cause unnecessary wear. With time to anticipate what's coming up, a driver can increase or decrease speed smoothly. This means engine, transmission, brakes, tyres and fuel will all last longer.
- If the vehicle has a manual transmission, riding the clutch for extended periods causes wear. When stationary with the engine idling, apply the handbrake, change to neutral and remove the foot from the clutch pedal until it is time to go again.
- Automatics should be treated differently. When waiting at traffic lights, or in similar situations where the motor is still running, don't put it into Park - leave it in Drive and use the foot brake. This ensures that oil continues to circulate through the engine.
- And, in Jack and Jill's case, buying a battery-powered alarm clock might be a thought!

Most vehicle owners are actually good drivers. There are a few who cause the rest of us problems with their careless habits and lack of consideration, but they are usually recognisable from a distance and their dangerous antics can be allowed for in advance. Not having to react in panic saves on stress and also keeps running costs down.

As for the vehicle itself which is, after all, the main focus of this issue, think back to the days before the internal combustion engine when the horse was the common form of transport. The animal wouldn't last long without a fair amount of TLC, and the modern car is no different. Treat it with respect and it will serve you well. All it takes is a little extra consideration.

Jack and Jill would be advised to be mindful of this. They might benefit further by taking a look at other pertinent articles such as: Money Matters 07 - On The Road Again; and Focus 13 - Time Management. A short read could help them towards a far better solution to their problems than a sheet of brown paper soaked in vinegar!

**Next issue: Presents: Past And Future – when giving gifts, the thought does count**

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